

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re U.S. Patent Application no:	<b>09/624,330</b>
Confirmation no.	<b>6594</b>
Attorney Docket no.:	<b>GLO1.004CIP (was N24-004)</b>
First Named Inventor:	<b>O'Shaughnessy</b>
AU/Examiner	<b>3628/POINVIL</b>

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**REQUEST FOR CORRECTION OF FOREIGN PRIORITY DATA**

Applicant respectfully requests that the foreign priority data recorded for US Patent Application 09/624,330 be corrected.

<b>INCORRECT DATA AS SHOWN ON PRIVATE PAIR</b> as of May 16, 2006
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Foreign Priority

<b>Country</b>	<b>Priority</b>	<b>Priority Date</b>
GERMANY	198 50 832.8	11-04-1998

<b>REMOVE THIS FOREIGN PRIORITY APPLICATION DATA</b>
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Foreign Priority

<b>Country</b>	<b>Priority</b>	<b>Priority Date</b>
<del>GERMANY</del>	<del>198 50 832.8</del>	<del>11-04-1998</del>

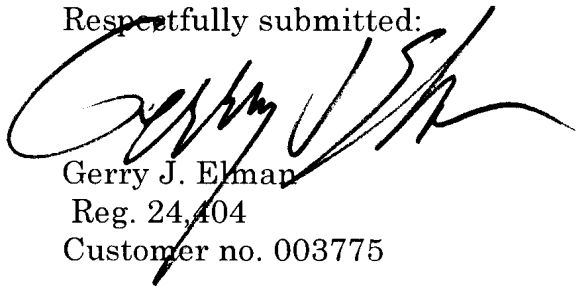
Applicant does not claim priority from the aforementioned German patent application. Applicant reiterates here its claim of priority under 35 U.S.C. 120 to United States Patent Application No. 09/433,531, with no claim of foreign priority, as correctly stated in the "Cross Reference to Related Applications" heading on the first page of the application as filed.

Applicant acknowledges that the parent of the instant application (number 09/433,531) was incorrectly recorded on other documents accompanying the original patent filing. (In those, it is shown wrongly as 09/433,351.) Applicant believes that the German priority data is associated with the 09/433,351 application. Nonetheless, Applicant submits that the data appearing in the first paragraph of the specification entitled "Cross Reference to Related Application" should be regarded as the ultimate source for continuity data entered into the PAIR electronic information system. See 37 C.F.R. 1.78(a)(2)(i) and MPEP § 201.11.B.

Applicant submits herewith a true and correct copy of the first page of the specification as originally filed to assist the Office in implementing this correction.

Respectfully submitted:

May 16, 2006



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## **Copyright Reservation**

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## **Cross Reference to Related Applications**

This is a Continuation-in-Part Application claiming priority under 35 U.S.C. Section 120 from U.S. Patent Application No. 09/433,531 filed November 3, 1999, which in turn is a Continuation-in-Part of U.S. Patent Application No. 09/360,003 filed July 23, 1999.

## **Field of the Invention**

The invention is in the field of using a computer to provide automated allocation advice, selection of investment securities, customization of automated advice, execution of investment securities, maintenance/monitoring of investment portfolios and rebalancing of investment portfolios by individuals.

## **Background of the Invention**

Designed as a possible replacement for mutual funds for individual investors, the invention allows individual investors to participate in an online platform that provides customizable, actionable advice at low cost for the general retail consumer. Because of individual ownership, many of the tax disadvantages associated with mutual fund investment are avoided.

For example: on day one, an individual invests \$10,000 in a mutual fund. On day two, the mutual fund liquidates some assets acquired prior to day one, which incurs a capital gains tax on the part of all investors as of day one. Thus, this individual is burdened with the tax consequences of a gain which she never received.

## **Summary of the Invention**

The invention is in the field of using a computer to provide automated investment allocation advice, selection of investment securities, customization of the automated